

FIG. 1

09682830-10301

TOKEN RESTRICTIONS

Please choose a set of restrictions on your token:

Monetary Limit.....

\$100

\$20

\$50

\$75

\$100

\$150

\$200

\$300

\$500

\$1000

Expense Category.....

BOOKS

Validity Period....

1 WEEK

Recipient.....

SAME STORE

No. of Uses.....

2

FIG. 2

one-hundred-dollars-books-one-week-same-store-two-uses

FIG. 3

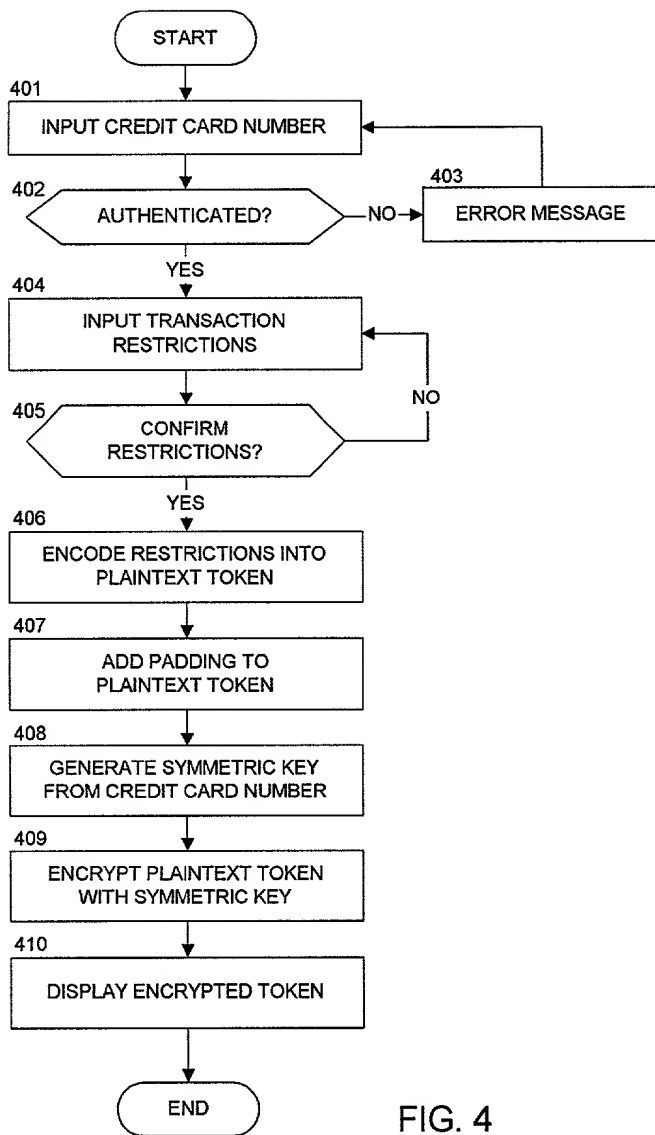


FIG. 4

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graph TD; START([START]) --> 501[RECEIVE LIMITED USE TOKEN FROM MERCHANT]; 501 --> 502[RETRIEVE CREDIT CARD NUMBER FROM ACCOUNT INFORMATION]; 502 --> 503[GENERATE SYMMETRIC KEY FROM CREDIT CARD NUMBER]; 503 --> 504[DECRYPT TOKEN USING SYMMETRIC KEY]; 504 --> 505[PARSE RESTRICTIONS FROM PLAINTEXT TOKEN]; 505 --> 506{VALID TOKEN AND RESTRICTIONS MET?}; 506 -- YES --> 507[APPROVE]; 506 -- NO --> 508[DECLINE]; 507 --> END([END]); 508 --> END;
```

The flowchart illustrates the token validation process. It begins with a 'START' terminal, followed by step 501: 'RECEIVE LIMITED USE TOKEN FROM MERCHANT'. Step 502: 'RETRIEVE CREDIT CARD NUMBER FROM ACCOUNT INFORMATION' leads to step 503: 'GENERATE SYMMETRIC KEY FROM CREDIT CARD NUMBER'. Step 504: 'DECRYPT TOKEN USING SYMMETRIC KEY' leads to step 505: 'PARSE RESTRICTIONS FROM PLAINTEXT TOKEN'. Step 506 is a decision point: 'VALID TOKEN AND RESTRICTIONS MET?'. If the answer is 'YES', the process moves to step 507: 'APPROVE', which then leads to the 'END' terminal. If the answer is 'NO', the process moves to step 508: 'DECLINE', which also leads to the 'END' terminal.

FIG. 5